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July 25, 2003

The Honorable William D. Quarles United States District Court for the District of Maryland 101 West Lombard Street, Suite 3A Baltimore, Maryland 21201

Re: St. Paul Fire and Marine Insurance Company v.

Transamerica Occidental Life Insurance Company, et al.

Civil Action Number: WDQ-02-3123

Dear Judge Quarles:

I am writing to request two modifications to the scheduling order in this case, which was entered on July 15.

As you know, my client, St. Paul Fire and Marine Insurance Company, has opposed any stay of these proceedings. However, in light of the recent opinion in this matter, we believe that the outcome of the appeal that is presently pending before the Georgia Court of Appeals may have a significant impact on proceedings in this case. Therefore, St. Paul respectfully requests that the Court stay this action until the earlier of ten days after the decision by the Georgia Court of Appeals on the pending appeal or the expiration of six months. St. Paul has conferred with counsel for all of the Defendants in this case, and the Defendants have no objection to the stay described in this paragraph. In light of Defendants' lack of objection to the proposed stay, we have not elaborated as to what we see as the advantages of a stay, but we would be pleased to do so at a telephone or other conference if the Court would feel that appropriate.

Alternatively, in the event that the Court decides that is not appropriate to stay proceedings, St. Paul respectfully requests that the deadline for it to name its trial experts be extended by 30 days, with all the following deadlines relating to experts also to be extended by 30 days. Given the time of year, with many lawyers and potential experts on vacation, it will be difficult for St. Paul to name experts and disclose opinions adequately within the 30 day period allocated under the scheduling order. Once again, St. Paul has



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conferred with all counsel for all Defendants and those counsel have no objection to this request. The Defendants represented by Mr. Stanley and Mr. Greengrass have made their agreement to this request conditional upon the extension of all of the deadlines in the scheduling order by thirty days.

Thank you for your attention to this matter.

Respectfully submitted,

/s/

James A. Dunbar

JAD/ccj

Gregg L. Bernstein, Esquire cc: Bryan D. Bolton, Esquire J. Snowden Stanley, Jr., Esquire Reid Evers, Esquire Lawrence S. Greengrass, Esquire Mitchell D. Otto, Esquire David A. Silva, Esquire Elizabeth J. Bondurant, Esquire

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